

REMARKS/ARGUMENTS

Prior to entry of this amendment, claims 32, 34, 36-41, 45, 46, 48, 49, 51-53, 55, 56 and 59 were pending in the application. A final office action dated October 19, 2004, rejected all pending claims under 35 U.S.C. § 112, second paragraph, as being indefinite. This amendment amends claims 32, 36-40, 46, 48, 51, 52, 56 and 59. No claims have been added or cancelled. Hence, after entry of this Amendment, claims 32, 34, 36-41, 45, 46, 48, 49, 51-53, 55, 56 and 59 remain pending for examination.

This amendment is submitted as the required submission for the accompanying Request for Continued Examination.

Claim Amendments

Claims 32, 36-40, 46, 48, 51, 52, 56 and 59 have been amended. Many of the amendments are merely cosmetic in nature and do not change the scope of the claims. For example, the term “group level processing” has been amended to recite “group-level processing” to more clearly indicate that “group-level” modifies the term “processing” and that the term “group” is not a separate claim element in this context.

In addition, claim 51 has been amended to replace the term “processing control” with the term “individual processing control” (which is thereafter abbreviated as “IPC”) to more clearly distinguish the processing control for a particular financial record from a group processing control (which was abbreviated as “GPC” for clarity) for a group of financial records. Similarly, because the office action indicated some confusion with the multiple uses of “group” as a modifier, those references have been eliminated where appropriate. For example, the term “group relationship control” has been simplified to “relationship control,” and the term “group master record” has been simplified to “master record.” Claim 51 and others have also been amended for clarity and/or to provide proper antecedent basis for various claim elements. It is submitted that these amendments do not change the scope of the claims.

Allowable Subject Matter

The office action indicated that claims 32, 34, 36-41, 45, 46, 48, 49, 51-53, 55 and 56 would be allowable if rewritten or amended to over the rejections under 35 U.S.C. § 112, second paragraph.

§ 112 Rejections

Claims 32, 34, 36-41, 45, 46, 48, 49, 51-53, 55 and 56 were rejected under 35 U.S.C. § 112, ¶ 2, as being indefinite for failing to particularly point out and distinctly claim the subject matter which the Applicants regard as the invention. The rejections are respectfully traversed, and it is submitted that one skilled in the art would understand what is claimed. Nonetheless, in the interest of expeditious prosecution, the claims have been amended as described above, and the applicants submit that the claims, at least as amended, overcome the rejections.

As an initial matter, the applicants note that the office action states that “it is believed that Applicants are intending the ‘group’ to be a group of people or persons.” This statement indicates a fundamental misunderstanding of the claims, and it is believed that this misunderstanding forms the basis of many of the rejections in the office action. The term “group,” as it is used in claim 51, refers to a group of financial records, not a group of people. The applicants believe that one skilled in the art would easily ascertain the meaning of this term through a review of the written description, if not from the claims themselves. Nonetheless, to expedite prosecution, the term “group” has been amended to recite a “group of financial accounts.”

Claim 51 also has been amended to address other concerns expressed by the office action, although it is submitted that a proper understanding of the term “group” as it is used in the claims would obviate many of these rejections. For example, the office action indicates confusion between the “group level processing” recited at lines 5 and 6 of claim 51 and the “group level processing” recited at line 2 of claim 51. The term “said” has been inserted by

amendment, indicating that the term (as used at lines 5 and 6) has antecedent basis in the use of that term at line 2 (further, both instances of the term have been hyphenated for additional clarity).

The office action questions whether “the ‘group’ in the ‘group level processing’ is the same or different from ‘a group’ also recited at line 2.” As noted above, the term “group” has been amended to recite a “group of financial records,” and the term “group level processing” has been hyphenated to recite “group-level processing.” The applicants submit that these amendments overcome any perceived indefiniteness arising from the use of the terms “group” and “group level processing.”

The office action states that “the phrase ‘defining a second group relationship control’ is unclear.” That claim element has been amended to recite “defining a second relationship control, wherein the second relationship control at least partially controls an interaction between the third financial record and the second master record.” It is asserted that this amendment addresses the office action’s concern in this regard. (This amendment also comports with the recitation of the “first relationship control.”)

Hence, the claims, at least as amended, address each of the § 112, ¶ 2 rejections in the office action, and the applicants respectfully request the withdrawal of those rejections. Further, since the office action included no art-based rejections, the applicants respectfully submit that the claims are now in condition for allowance and request that the claims be allowed.

Conclusion

In view of the foregoing, the Applicants believe all claims now pending in this application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,


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